

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Foster Fike
Maryanne Kreiser
Debtors

Case No. 16-01026-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: 3180WH

Page 1 of 2
Total Noticed: 34

Date Rcvd: Jun 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2017.

db/jdb +David Foster Fike, Maryanne Kreiser, 4265 Beaufort Hunt Drive, Harrisburg, PA 17110-3706
4762588 +Amex/DSNB, PO Box 17759, Clearwater, FL 33762-0759
4800523 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4762597 Citibank, PO Box 5241, Sioux Falls, SD 57117
4815402 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4762599 +Discover, PO Box 15316, Wilmington, DE 19886-5316
4762600 +FNB Omaha, 1620 Dodge Street, Omaha, NE 68197-0003
4763862 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
4762602 Harrisburg Postal ECU, 813 King Blvd, Harrisburg, PA 17105
4796632 +MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
4803526 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741)
4762604 +Nationstar Mortgage, PO Box 7729, Springfield, OH 45501-7729
4762606 Pay Pal, PO Box 105658, Atlanta, GA 30348-5658
4762607 +Postmark Credit Union, 2630 Linglestown Road, Harrisburg, PA 17110-3666

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4762589 +EDI: CINGMIDLAND.COM Jun 14 2017 18:53:00 AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
4762586 +EDI: AMEREXPR.COM Jun 14 2017 18:53:00 American Express, PO Box 981537, El Paso, TX 79998-1537
4803285 EDI: BECKLEE.COM Jun 14 2017 18:53:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4762590 EDI: BANKAMER.COM Jun 14 2017 18:53:00 Bank of America, PO Box 982238, El Paso, TX 79998
4762592 +EDI: WFNNB.COM Jun 14 2017 18:53:00 Bon Ton, PO Box 182789, Columbus, OH 43218-2789
4762593 +EDI: CAPITALONE.COM Jun 14 2017 18:53:00 Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
4762594 +EDI: CHASE.COM Jun 14 2017 18:53:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
4762596 +EDI: CHASE.COM Jun 14 2017 18:53:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4810989 +E-mail/Text: bncmail@w-legal.com Jun 14 2017 18:48:21 Comenity Capital Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4762598 EDI: DISCOVER.COM Jun 14 2017 18:53:00 Discover, PO Box 15316, Wilmington, DE 19850
4766258 EDI: DISCOVER.COM Jun 14 2017 18:53:00 Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
4762601 +EDI: RMSC.COM Jun 14 2017 18:53:00 Gap, PO Box 965036, Orlando, FL 32896-5036
4762603 +EDI: RMSC.COM Jun 14 2017 18:53:00 Matress Warehouse, PO Box 965036, Orlando, FL 32896-5036
4762605 +E-mail/Text: bnc@nordstrom.com Jun 14 2017 18:48:10 Nordstrom, 8502 E Princess Dr, Ste 150, Scottsdale, AZ 85255-5488
4782886 EDI: Q3G.COM Jun 14 2017 18:53:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4808495 +E-mail/Text: bncmail@w-legal.com Jun 14 2017 18:48:21 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4762609 +EDI: WTRRNBNK.COM Jun 14 2017 18:53:00 Target, 3701 Wayzata Blvd, Minneapolis, MN 55416-3401
4762610 +EDI: CITICORP.COM Jun 14 2017 18:53:00 Universal CD, PO Box 6241, Sioux Falls, SD 57117-6241
4762611 +EDI: RMSC.COM Jun 14 2017 18:53:00 Wal-Mart, PO Box 965036, Orlando, FL 32896-5036
4808773 EDI: ECAST.COM Jun 14 2017 18:53:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4762587* +American Express, PO Box 981537, El Paso, TX 79998-1537
4762591* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)
4762595* +Chase, PO Box 15298, Wilmington, DE 19850-5298
4762608* +Postmark Credit Union, 2630 Linglestown Road, Harrisburg, PA 17110-3666

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
Kelly M Walsh on behalf of Joint Debtor Maryanne Kreiser kelly@scaringilaw.com,
jtoft@scaringilaw.com:r57745@notify.bestcase.com
Kelly M Walsh on behalf of Debtor David Foster Fike kelly@scaringilaw.com,
jtoft@scaringilaw.com:r57745@notify.bestcase.com
Matthew Christian Waldt on behalf of Creditor Nationstar Mortgage, LLC mwaldt@milsteadlaw.com,
bkcf@milsteadlaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **David Foster Fike**
First Name Middle Name Last Name
Debtor 2 **Maryanne Kreiser**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0014**
EIN **-----**
Social Security number or ITIN **xxx-xx-3604**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:16-bk-01026-RNO**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(b) is granted to:

David Foster Fike

Maryanne Kreiser
aka Maryanne Fike, fka Maryanne Park

By the court:

June 14, 2017

Honorable Robert N. Opel
United States Bankruptcy Judge

By: Lyndsey Price, Deputy Clerk

Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;

For more information, see page 2 >

- ◆ debts for most taxes;
 - ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.